

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: Terrance W. Kirby, : Case No. 04-24974-TPA
Elizabeth L. Kirby, : Chapter 13
: :
Debtors. :

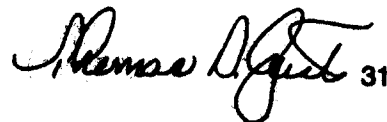
: :
Terrance W. Kirby, :
Elizabeth L. Kirby, :
: :
Plaintiffs, :
: Adversary No. 05-2666
vs. :
: :
Beneficial Consumer Discount Company, :
: :
Defendant. :

ORDER

NOW this 29th day of July, 200 5, upon consideration of the above captioned adversary proceeding, it is

ORDERED that judgment is hereby granted to Plaintiffs against Defendant. It is further ordered that the claim of Beneficial Consumer Discount Company against the Plaintiff in the above captioned bankruptcy case is wholly unsecured, and is further ordered that the second mortgage heretofore held by the Defendant against the Plaintiffs' real property is hereby avoided.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

Plaintiff shall serve a copy of this order on the Chapter 13
Trustee by way of regular first class mail.
The Clerk shall close this Adversary.

FILED

JUL 29 2005

CLERK, U.S. BANKRUPTCY COURT
WEST. DIST. OF PENNSYLVANIA